

In re: General Motors Corp., et al.
Chapter 11 Case No. 09-50026 (REG)

DECLARATION OF NEIL A GOTEINER IN SUPPORT OF
REPLY OF GENERAL MOTORS SALARIED RETIREES IN
SUPPORT OF GMRA'S APPLICATION FOR APPOINTMENT
OF A SALARIED RETIREES COMMITTEE PURSUANT TO
11 U.S.C. § 1114(D)

EXHIBIT 3



Retirement INCOME

Through December 31, 1979, your credited service is 14 YEARS AND 4 MONTHS.

Your contributions are:

Prior to 7-1-77

7-1-77 to 10-1-79

After 10-1-79

If you work for GM until age 65 in 201,
your estimated monthly retirement income

From the Retirement Program

- Noncontributory benefits
- Contributory benefits

From Social Security

- Yourself
- Dependent spouse at age 65

Total Monthly

* ASSUMES CONTINUED CONTRIBUTIONS
TO AGE 65 AND NO WITHDRAWALS.



Estimated retirement benefits are based on:

- The assumption that your current pay will stay the same until retirement.
- Retirement payments for your lifetime only (if you elect a survivor option, benefits would be reduced).

Estimates of your retirement income at other ages are available upon request from your Personnel Office.

Plus



If you retire from GM (except at employee option between ages 55 and 60 when your age and credited service total less than 85):

- You may take your Savings-Stock Purchase Program account in a lump sum, or convert part of your account to a lifetime annuity.
- Your health care coverage will be continued for your lifetime.
- A portion of your life insurance and Personal Accident Insurance may be continued for your lifetime. Reduced Optional Life Insurance may be continued until age 70.